

# **EXHIBIT D-2**

# EXHIBIT “17”

**Business Platinum Card**

GIULIANI PARTNERSLLC

RYAN MEDRANO

Closing Date 02/20/24 Next Closing Date 03/22/24

Account Ending 6-33000

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**Customer Care:** 1-800-492-8468**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance****Minimum Payment Due****Payment Due Date**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 03/16/24, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	22 years	

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

**New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.

For information on your Pay Over Time feature and limit, see page 5

Continued on page 3

**Membership Rewards® Points**

Available and Pending as of 01/31/24

**85,905**

For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

**Account Summary****Pay In Full Portion**

Previous Balance

Payments/Credits

New Charges

Fees

New Balance =

**Pay Over Time Portion**

Previous Balance

Payments/Credits

New Charges

Fees

Interest Charged

New Balance =

Minimum Due

**Account Total****Previous Balance**

Payments/Credits

New Charges

Fees

Interest Charged

**New Balance****Minimum Payment Due****Pay Over Time Limit****Available Pay Over Time Lim**

Days in Billing Period: 29

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/  
business**Pay by Phone**

1-800-472-9297

**Account Ending 6-33000**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

RYAN MEDRANO  
GIULIANI PARTNERSLLC  
1 IRVING PLACE  
UPHC  
NEW YORK NY 10003-9701

Payment Due Date  
**03/16/24**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349991036375780 000992969000078700 18 H

RYAN MEDRANO

Account Ending 6-33000

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**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the

conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **Billing Dispute Procedures**

##### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

**Business Platinum Card**

GIULIANI PARTNERSLLC

RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000

**Customer Care & Billing Inquiries**

International Collect

Express Cash

Large Print &amp; Braille Statements

**1-800-492-8468**

1-623-492-7719

1-800-CASH-NOW

**1-800-492-8468****Hearing Impaired**Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-492-8468**Website:** [americanexpress.com](https://americanexpress.com)**Customer Care & Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

**Payments**

P.O. BOX 1270

NEWARK NJ 07101-

1270

**American Express® High Yield Savings Account**

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/save](https://americanexpress.com/save)

**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00		
<b>Credits</b>	\$0.00		
<b>Total Payments and Credits</b>	<b>\$0.00</b>		

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

**Payments**

02/16/24\* ONLINE PAYMENT - THANK YOU

**Credits****New Charges****Summary**

	Pay In Full	
<b>Total New Charges</b>	<b>\$0.00</b>	

**Detail**

♦ - denotes Pay Over Time activity

**RYAN MEDRANO**

Card Ending 6-33000

**Amount**

Continued on reverse

RYAN MEDRANO

Account Ending 6-33000

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**Detail Continued**

♦ - denotes Pay Over Time activity

02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622085267580 Passenger Name: RYAN/MARIA Document Type: PASSENGER TICKET	ATLANTA	\$1,416.20 ♦
02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622087894735 Passenger Name: GOODMAN/THEODORE Document Type: PASSENGER TICKET	ATLANTA	\$338.20 ♦
02/04/24	DELTA AIR LINES DELTA AIR LINES From: NEW YORK LA GUARDI To: PALM BEACH INTERNA NEW YORK LA GUARDI Ticket Number: 00622085267591 Passenger Name: GIULIANI/RUDOLPH Document Type: PASSENGER TICKET	ATLANTA	\$1,416.20 ♦

**Fees**

	Amount
02/20/24 ANNUAL MEMBERSHIP FEE	\$695.00
<b>Total Fees for this Period</b>	<b>\$695.00</b>

Continued on next page



**Business Platinum Card**  
GIULIANI PARTNERSLLC  
RYAN MEDRANO  
Closing Date 02/20/24

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Account Ending 6-33000

## Interest Charged

Amount

Total Interest Charged for this Period

\$0.00

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024

\$695.00

Total Interest in 2024

\$140.14

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	23.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(v) Variable Rate			

## Information on Pay Over Time

### There is a no pre-set spending limit on your Card

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$25,765.31 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

### Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

RYAN MEDRANO

Account Ending 6-33000

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GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000

## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Notice of Change to the Membership Rewards® Program

#### Effective June 12, 2024

The 'Shop with Points at MembershipRewards.com' redemption option will no longer be available. All other Membership Rewards program redemption options are unaffected by this notice and will remain available to eligible Card Members unless otherwise noted, including 'Pay with Points at Checkout' with participating partners.

### Updates to your Delta Sky Club benefit

We want to inform you of the following changes to the Delta Sky Club benefit available through the American Express Global Lounge Collection Program. Previously announced changes communicated earlier this year to take effect on February 1, 2025, have been updated further, as stated below:

**Effective January 1, 2024:** Eligible Business Platinum Card® Members traveling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

**Effective February 1, 2025:** Business Platinum Card Members and Additional Platinum Card Members on the Account will each receive **(10) ten Visits per year to Delta Sky Clubs**, and each Visit will **now be valid for 24-hours** starting upon the first Delta Sky Club entry or Grab and Go usage. Here are additional details:

- A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club Grab and Go feature, at one or more airports, for a period of up to 24-hours starting upon the first Delta Sky Club entry or Grab and Go usage, during an Eligible Platinum Card Member's travel on a same-day Delta-operated flight.
- Card Members can earn an unlimited number of Visits ("Unlimited Sky Club Access") after making \$75,000 in eligible purchases between January 1, 2024, and December 31, 2024, and each calendar year thereafter. This will unlock unlimited access for the calendar year in which it became effective, plus the following calendar year, and until January 31 of the next calendar year.
- Once all 10 Visits have been used, and before reaching Unlimited Delta Sky Club Access, Eligible Platinum Card Members will have access to the Delta Sky Club at a per-Visit rate of \$50 per person using the Card.
- Visits will be issued beginning on February 1, 2025, and will expire on January 31, 2026. Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.
- Visits are non-transferable and may not be used for guest access.

Additional terms apply; see

[global.americanexpress.com/card-benefits/detail/the-lounge-collection/business-platinum](https://global.americanexpress.com/card-benefits/detail/the-lounge-collection/business-platinum).

### Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 02/20/24

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Account Ending 6-33000

**IMPORTANT NOTICES continued**

**Membership Rewards® Program Updates**

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](https://americanexpress.com/mrupdates).

*End of Important Notices.*



**Business Platinum Card**  
 GIULIANI PARTNERSLLC  
 RYAN MEDRANO  
 Closing Date 07/22/24

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Account Ending 6-33000



**Customer Care & Billing Inquiries**  
 International Collect  
 Express Cash  
 Large Print & Braille Statements

**1-800-492-8468**  
 1-623-492-7719  
 1-800-CASH-NOW  
**1-800-492-8468**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-492-8468



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 P.O. BOX 1270  
 NEWARK NJ 07101-  
 1270

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00		
Credits	-\$248.08		
<b>Total Payments and Credits</b>	<b>-\$248.08</b>		

### Detail

\*Indicates posting date

♦ - Pay Over Time activity

#### Payments

06/29/24\* ONLINE PAYMENT - THANK YOU

#### Credits

#### Amount

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>			

### Detail

\*Indicates posting date

♦ - Pay Over Time activity



**RYAN MEDRANO**  
 Card Ending 6-33000

#### Amount

Continued on reverse

RYAN MEDRANO

Account Ending 6-33000

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**Detail Continued**

\*Indicates posting date

◆ - Pay Over Time activity

**Amount**

06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622462996746 Passenger Name: GIULIANI/RUDOLPH WILLIAM Document Type: PASSENGER TICKET	ATLANTA  Carrier: DL Class: I DL Z Date of Departure: 06/29	\$915.96 ◆
06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622460498881 Passenger Name: GOODMAN/THEODORE Document Type: PASSENGER TICKET	ATLANTA  Carrier: DL Class: K DL T Date of Departure: 06/29	\$515.95 ◆
06/28/24	DELTA AIR LINES DELTA AIR LINES From: BOSTON LOGAN INTER To: PALM BEACH INTERNA BOSTON LOGAN INTER Ticket Number: 00622462996735 Passenger Name: RYAN/MARIA Document Type: PASSENGER TICKET	ATLANTA  Carrier: DL Class: I DL Z Date of Departure: 06/29	\$915.96 ◆

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**Business Platinum Card**  
GIULIANI PARTNERSLLC  
RYAN MEDRANO  
Closing Date 07/22/24

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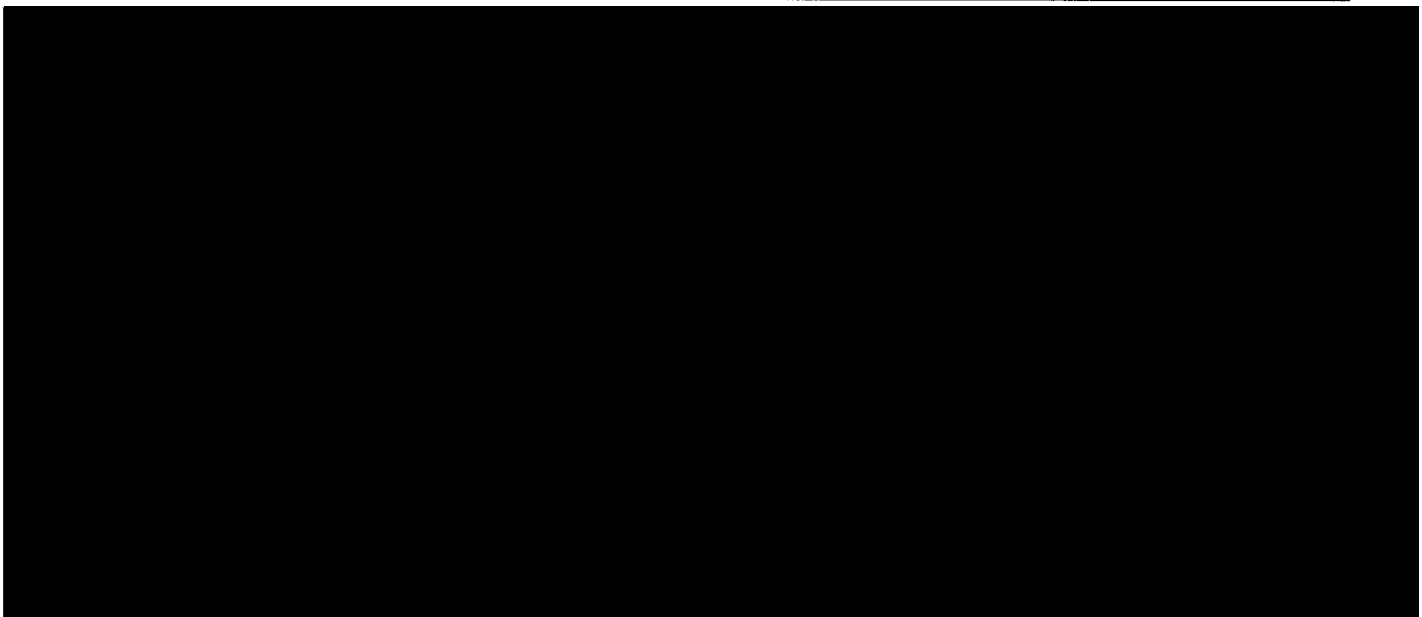
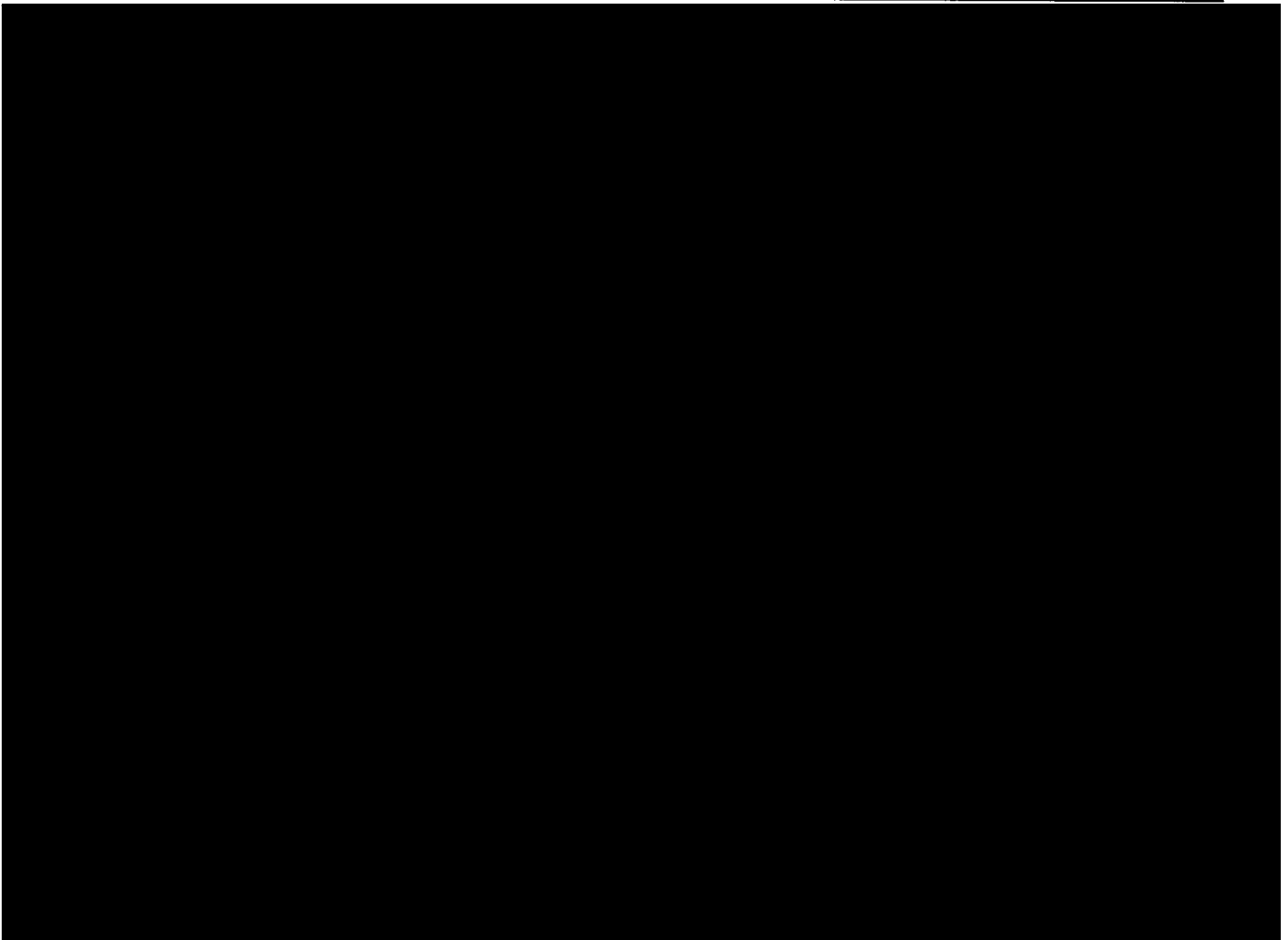
Account Ending 6-33000

**Detail Continued**

\*Indicates posting date

◆ - Pay Over Time activity

**Amount**



Continued on reverse

RYAN MEDRANO

Account Ending 6-33000

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**Detail Continued**

\*Indicates posting date

◆ - Pay Over Time activity

**Fees****Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

Total Fees in 2024

Total Interest in 2024

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
Pay Over Time option	23.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time****There is a no pre-set spending limit on your Card**

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

**Pay Over Time Limit**

Your Pay Over Time Limit is \$35,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$24,206.68 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

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**Business Platinum Card**

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Account Ending 6-33000

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**Information on Pay Over Time continued**

**Pay Over Time Setting: ON**

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

RYAN MEDRANO

Account Ending 6-33000

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GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 07/22/24

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Account Ending 6-33000**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

**Effective September 21, 2024**, we are increasing the Annual Percentage Rate (*APR*) for new and existing Pay Over Time balances.

Please be assured that your new APR is no higher than the Pay Over Time rate that you would receive if you applied for the same or similar card product today. We are making this change based on your FICO® score.

**Important Change to Your Account Terms**

The following is a summary of the changes that are being made to your account terms. For more information, please refer to the Detail of Changes to Your Cardmember Agreement that can be found on the following page.

We are increasing the Annual Percentage Rate (*APR*) for your new and existing Pay Over Time balances as follows:

Revised Terms, as of September 21, 2024	
<b>Annual Percentage Rate (APR) for Pay Over Time Feature</b>	<b>26.49%</b> (Prime Rate + 17.99%)  This APR will vary with the market based on the Prime Rate.

ID 13491

Variable APRs will not exceed 29.99%

The APRs and Daily Periodic Rates (*DPRs*) are based on a Prime Rate and accurate as of the date of this communication. See *Determining the Prime Rate* in Part 2 of your Cardmember Agreement for more details on how we determine the Prime Rate. If the Prime Rate changes after the date of this communication, the APRs and DPRs will change accordingly.

**See the following page(s) for the Detail of Changes to Your Agreement**

CMLENGDPRUS0015

*Important Notices continued on next page.*

GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 07/22/24

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Account Ending 6-33000**IMPORTANT NOTICES continued****Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Annual Percentage Rate for Pay Over Time Feature**

**Effective September 21, 2024**, we are amending the *Rates and Fees* Table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (*APR*) for the Pay Over Time Feature is deleted and replaced with 26.49%. This APR will vary with the market based on the Prime Rate.

In addition, on **September 21, 2024**, we are replacing the Margin, APR and Daily Periodic Rate (*DPR*) for Pay Over Time balances in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Annual Percentage Rate	Prime + 17.99%	26.49%	0.0726%

As described above, we are increasing your APR for the Pay Over Time feature on this account and we want to explain why.

**Reason(s) for Our Decision**

- Your APR for the Pay Over Time feature is lower than the APR on the same or similar Card products currently offered by American Express for Card Members with similar FICO scores.
- Your FICO Credit Score as provided by Experian.

**Information About Your FICO® Score**

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On June 25, 2024, your FICO score was 778. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Lack of recent installment loan information
- Ratio of balance to limit on bank revolving or other revolving accts too high
- Too few accounts currently paid as agreed
- Amount owed on revolving accounts is too high
- 

If you have any questions about your FICO score, please contact the credit agency listed on the following page.

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FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.



GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 07/22/24

p. 11/12  
Account Ending 6-33000

**IMPORTANT NOTICES continued**

**Information About Your Consumer Rights**

**Your Right to Get Your Credit Report**

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

Experian  
701 Experian Parkway  
PO Box 2002  
Allen, TX 75013  
8883973742  
<http://www.experian.com/help/>

The creditor for this account is American Express National Bank.

**Notice to U.S. Residents.**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.

If you have any questions about this notice, please call us at the number on the back of your Card or write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

GIULIANI PARTNERSLLC  
RYAN MEDRANO

Closing Date 07/22/24

p. 12/12  
Account Ending 6-33000**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**Your Cardmember Agreement**

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

**Updates to Wireless Reward Category**

**Effective June 21, 2024**, Google Fi is not an eligible U.S. Wireless telephone service provider and purchases of Google Fi will not be eligible for additional rewards or statement credits under the wireless reward category.

**Update to your Membership Rewards® 1.5X Points Bonus**

**Effective September 5, 2024**, purchases eligible for multiple additional point bonuses will only receive the highest eligible additional point bonus. For example, the 1.5X bonus on eligible purchases of \$5,000 or more for Business Platinum Card Members may not be combined with the 5X bonus on flights and prepaid hotels booked at [amextravel.com](http://amextravel.com) or 2X on other eligible purchases with [amextravel.com](http://amextravel.com). For instance, if you make a single eligible purchase of \$10,000 on a scheduled flight made online at [amextravel.com](http://amextravel.com), you will get a total of 50,000 points, or 5X points per dollar.

**Corrected Car Rental Loss and Damage Insurance Phone Numbers**

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

**Membership Rewards® Program Updates**

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting [americanexpress.com/mrupdates](http://americanexpress.com/mrupdates).

*End of Important Notices.*

EXHIBIT “18”

March 2, 2025

[REDACTED] [REDACTED]  
Speech

---

March 15, 2025

Speech [REDACTED]  
[REDACTED]

---

April [REDACTED]  
[REDACTED]

Gala [REDACTED]



Saturday Dec. 7

8AM → [REDACTED] → Tulsa

DR. Maria ! Mayor G

Return Sunday [REDACTED]

5:05 pm - [REDACTED] → [REDACTED]

# EXHIBIT “19”



March 1 - March 31, 2024  
Citigold Account  
CPWM ACCOUNT

CITIGOLD SERVICES  
PO Box 6201  
Sioux Falls, SD 57117-6201  
**Citigold Dedicated Servicing: 888-248-4465**  
For banking, call your Relationship Manager:  
*Scott Borg*, 718-492-2703\*  
For investments, call your Financial Advisor:  
*James Nicolaidis & Sean Broderick*, 718-351-8679\*  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

RUDOLPH W. GIULIANI  
45 E. 66TH ST APT 10W  
NEW YORK NY 10065-6159

As of August 19, 2023, the \$10.00 fee for Bond Coupon Redemption and \$25.00 fee for Consular/Verification Letters will no longer be charged for all account packages.

Your Citigold package Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts		Last Period	This Period
Citibank Accounts			
Checking			
Checking		44,640.74	34,447.40
Savings			
Insured Money Market Accounts		351.95	351.99
Citibank Total		\$44,992.69	\$34,799.39

Earnings Summary		This Period	This Year
Citibank Accounts			
Checking			
Checking		0.29	1.20
Savings			
Insured Money Market Accounts		0.04	0.11
Citibank Total		\$0.33	\$1.31
Citi Personal Wealth Management Accounts <sup>1</sup>			
Total IRA Account Value <sup>2</sup>		2,927.23	8,536.69
Citi Personal Wealth Management Total		\$2,927.23	\$8,536.69
Citigold Relationship Total		\$2,927.56	\$8,538.00

\* To ensure quality service, calls are randomly monitored and may be recorded.

<sup>1</sup> INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

<sup>2</sup> This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

**March 1 - March 31, 2024**  
RUDOLPH W. GIULIANI  
Citigold Account

Page 2 of 6

## Messages From Citigold

Your obligations under this Agreement apply to your account even after the account is closed. You shouldn't close your account until all transactions and fees have been paid. Account closures occur at the end of Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions. Certain accounts may require additional processing.

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

As previously communicated, at least one owner of an account on this statement will convert to simplified banking on 05/19/24. If you have not yet converted, learn more about how simplified banking will impact you and your accounts by viewing your simplified banking snapshot and early access at [citi.com/earlyaccess](http://citi.com/earlyaccess). For any questions, please contact us at (888) CITIGOLD or visit your local branch. For TTY: We accept 711 or other Relay Service.

## Citigold Account Package Fees

The Citigold Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts, your Citigold Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold.

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

March 1 - March 31, 2024  
RUDOLPH W. GIULIANI  
Citigold Account

Checking

Checking Activity	Citigold Interest Checking				
	Date	Description	Amount Subtracted	Amount Added	Balance
	03/01/24	Opening Balance			44,640.74
	03/04/24	ACH Electronic Debit CITIZENS PREM INSURANCE 4525176	1,845.00		42,795.74
	03/06/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M8136 1	65.05		42,730.69
	03/06/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M9836 1	143.13		42,587.56
	03/06/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M6378 1	352.64		42,234.92
	03/13/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M2174 1	310.18		41,924.74
	03/13/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M0280 1	995.02		40,929.72
	03/13/24	ACH Electronic Debit AMERICAN EXPR ACH PMT M9916 1	1,310.19		39,619.53
	03/13/24	Check # 2095	12,000.00		27,619.53
	03/19/24	ACH Electronic Debit ConEd of NY CHECK PYMT 0000002240	290.83		27,328.70
	03/22/24	Check # 2097	300.00		27,028.70
	03/25/24	Debit PIN Purchase PUBLIX SUPER MAR 135 BRPALM BEACH 00LUS05154	13.78		27,014.92
	03/25/24	Debit PIN Purchase PUBLIX SUPER MAR 135 BRPALM BEACH 00LUS05154	114.85		26,900.07
	03/25/24	Cash Withdrawal 03/23 03:06p #1472 Citibank ATM 5867 OKCHOBE BV, W PLM BH, FL	1,000.00		25,900.07
	03/26/24	ACH Electronic Debit VERIZON PAYMENTREC	257.16		25,642.91
	03/26/24	Debit Card Purchase 03/24 03:27p #1472 APPLE.COM/BILL 866-712-7753 CA 24085	1.62		25,641.29
	03/26/24	Debit Card Purchase 03/23 08:16p #1472 Prime Video Channels amzn.com/bill WA 24084	7.99		25,633.30
	03/26/24	Debit Card Purchase 03/24 03:26p #1472 APPLE.COM/BILL 866-712-7753 CA 24085	11.21		25,622.09
	03/26/24	Mobile Purchase Sign Based 03/23 08:26p #1472 AMZN Mktp US*RA9DW7/X0 Amzn.com/bill WA 24085 Specialty Retail stores	16.81		25,605.28
	03/26/24	Mobile Purchase Sign Based 03/24 01:24p #1472 Amazon.com*RA92U15M0 Amzn.com/bill WA 24085 Specialty Retail stores	21.39		25,583.89
	03/26/24	Debit Card Purchase 03/24 03:27p #1472 APPLE.COM/BILL 866-712-7753 CA 24085	40.27		25,543.62
	03/27/24	Mobile Purchase Sign Based 03/25 11:56a #1472 AMAZON PRIME*HA2F85Q50 888-802-3080 WA 24086	11.99		25,531.63
	03/27/24	Mobile Purchase Sign Based 03/25 09:04a #1472 AMZN Mktp US*RA8MTT1AF2 Amzn.com/bill WA 24086 Specialty Retail stores	31.54		25,500.09
	03/27/24	Mobile Purchase Sign Based 03/24 08:41p #1472 AMZN Mktp US*RA6P68SNo Amzn.com/bill WA 24086 Specialty Retail stores	36.00		25,464.09
	03/28/24	Transfer From Checking 10:27a #1472 ONLINE Reference # 000287		9,000.00	34,464.09
	03/29/24	Mobile Purchase Sign Based 03/27 02:58p #1472 Prime Video Channels amzn.com/bill WA 24088	6.99		34,457.10
	03/29/24	Debit Card Purchase 03/27 09:51p #1472 INTOHELIGHTMOVIE 615-4377774 TN 24088	9.99		34,447.11

Checking

Continued

Citigold Interest Checking					
Checking Activity Continued	Date	Description	Amount Subtracted	Amount Added	Balance
	03/29/24	Interest paid for 31 days, Annual Percentage Yield Earned 0.01%		0.29	34,447.40
		Total Subtracted/Added	19,193.63	9,000.29	
	03/31/24	Closing Balance			34,447.40
All transaction times and dates reflected are based on Eastern Time.					
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.					

Savings

Citi® Savings					
Savings Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	03/01/24	Opening Balance			351.95
	03/29/24	Interest paid for 31 days, Annual Percentage Yield Earned 0.13%		0.04	351.99
	03/31/24	Closing Balance			351.99

Retirement Accounts

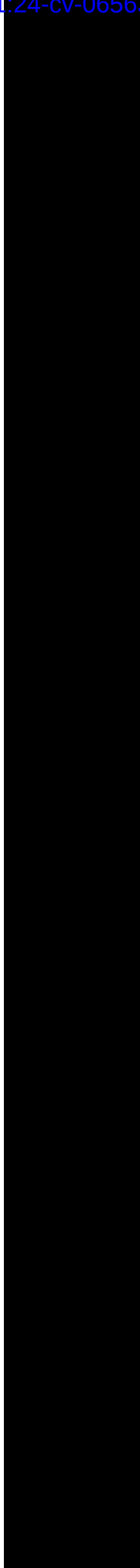
This reports your retirement account balances and activity from Mar. 1 through Mar. 31, 2024. Citibank, N.A. is the custodian of your Citibank IRA and the trustee of your Citibank Keogh Plan. Funds invested in your IRA/Keogh FDIC-insured accounts are held as deposits of Citibank, N.A. Securities transactions in the Citibank Keogh investment account are through Citigroup Global Markets Inc. ("CGMI"), member SIPC. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is Pershing LLC. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup, Inc.

INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS)  
ARE NOT BANK PRODUCTS AND :

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

**March 1 - March 31, 2024**  
RUDOLPH W. GIULIANI  
Citigold Account 6791895812

**Retirement Accounts** Continued



March 1 - March 31, 2024  
RUDOLPH W. GIULIANI

Page 6 of 6

### **Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.**

#### **CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

#### **CHECKING AND SAVINGS**

##### **FDIC Insurance:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

#### **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

#### **IN CASE OF ERRORS**

##### **In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

#### **CHECKING PLUS DISCLOSURES**

##### **Average Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The interest charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

##### **Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC



April 1 - April 30, 2024

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**CITIGOLD SERVICES**  
**PO Box 6201**  
**Sioux Falls, SD 57117-6201**  
**Citigold Dedicated Servicing: 888-248-4465**  
For banking, call your Relationship Manager:  
*Scott Borg, 718-492-2703\**  
For investments, call your Financial Advisor:  
*James Nicolaidis & Sean Broderick, 718-351-8679\**  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

4-2-24 amendments to your applicable customer agreement include updates to interest rate exceptions & the promotional rate feature for new Citi Savings accounts. Please visit [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) for more information.

**RUDOLPH W. GIULIANI**  
**45 E. 66TH ST APT 10W**  
**NEW YORK NY 10065-6159**

Your Citigold package Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts		Last Period	This Period
<b>Citibank Accounts</b>			
<b>Checking</b>			
Checking		34,447.40	59,222.24
<b>Savings</b>			
Insured Money Market Accounts		351.99	352.02
<b>Citibank Total</b>		<b>\$34,799.39</b>	<b>\$59,574.26</b>

Earnings Summary		This Period	This Year
<b>Citibank Accounts</b>			
<b>Checking</b>			
Checking		0.35	1.55
<b>Savings</b>			
Insured Money Market Accounts		0.03	0.14
<b>Citibank Total</b>		<b>\$0.38</b>	<b>\$1.69</b>
<b>Citi Personal Wealth Management Accounts<sup>1</sup></b>			
Total IRA Account Value <sup>2</sup>		2,937.53	11,859.21
<b>Citi Personal Wealth Management Total</b>		<b>\$2,937.53</b>	<b>\$11,859.21</b>
<b>Citigold Relationship Total</b>		<b>\$2,937.91</b>	<b>\$11,860.90</b>

\* To ensure quality service, calls are randomly monitored and may be recorded.

<sup>1</sup> INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

<sup>2</sup> This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

Messages From Citigold

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

Citigold Account Package Fees

The Citigold Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts, your Citigold Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold.

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking Activity	Citigold Interest Checking 67918						
	Date	Description			Amount Subtracted	Amount Added	Balance
	04/01/24	Opening Balance					34,447.40
	04/01/24	Debit Card Purchase 03/28 09:06p #1472	APPLE.COM/BILL	866-712-7753 CA 24089	125.20		34,322.20
	04/02/24	Mobile Purchase Sign Based 03/31 02:58p #1472	Prime Video Channels	amzn.com/bill WA 24092	1.99		34,320.21
	04/02/24	Mobile Purchase Sign Based 03/29 10:10p #1472	Prime Video Channels	amzn.com/bill WA 24090	3.49		34,316.72
	04/02/24	Mobile Purchase Sign Based 03/29 09:33a #1472	AMZN Mktp US*RA4UK21E1	Amzn.com/bill WA 24090	18.50		34,298.22
		Specialty Retail stores					



Checking Continued

Checking  
Activity  
Continued

Citigold Interest Checking

Date	Description	Amount Subtracted	Amount Added	Balance
04/02/24	Mobile Purchase Sign Based 03/29 09:32a #1472 AMAZON RET* 111-515221 SEATTLE WA 24090 Retail stores	42.40		34,255.82
04/02/24	Debit Card Purchase 03/31 #1472 AMAZON GROCE*RA67N8X71 SEATTLE WA 24092 Food & Beverages	163.16		34,092.66
04/03/24	Mobile Purchase Sign Based 04/01 07:23a #1472 Amazon Tips*Y56KQ3AJ3 Amzn.com/bill WA 24093 Specialty Retail stores	10.00		34,082.66
04/03/24	Debit Card Purchase 04/01 11:47a #1472 IN *SKYLINE SOLUTIONS 917-7313543 NY 24093 Misc Transportation	1,600.00		32,482.66
04/04/24	Debit Card Purchase 04/02 04:30p #1472 CURB NYC TAXI QUEENS NY 24094 Misc Transportation	24.00		32,458.66
04/04/24	Mobile Purchase Sign Based 04/02 01:24p #1472 Amazon.com*SH4F25U93 Amzn.com/bill WA 24094 Specialty Retail stores	112.99		32,345.67
04/04/24	Check # 2244	10,000.00		22,345.67
04/05/24	ACH Electronic Debit ConEd of NY CHECK PYMT 0000002245	502.38		21,843.29
04/05/24	Mobile Purchase Sign Based 04/04 #1472 AMZN Mktp US*RR2BC4AY3 Amzn.com/bill WA 24095 Specialty Retail stores	35.91		21,807.38
04/05/24	Debit Card Purchase 04/03 05:12p #1472 TST* BAR ITALIA New York NY 24095 Restaurant/Bar	200.00		21,607.38
04/08/24	Debit Card Purchase 04/04 07:18p #1472 B&H PHOTO 800-606-6969 NEW YORK NY 24096 Specialty Retail stores	218.76		21,388.62
04/08/24	Debit Card Purchase 04/04 01:40p #1472 B&H PHOTO 800-606-6969 NEW YORK NY 24096 Specialty Retail stores	505.90		20,882.72
04/09/24	Debit Card Purchase Return 04/05 #1472 B&H PHOTO 800-606-6969 NEW YORK NY 24097 Specialty Retail stores		17.41	20,900.13
04/09/24	Debit Card Purchase 04/07 09:19a #1472 APPLE.COM/BILL 866-712-7753 CA 24099 Specialty Retail stores	3.24		20,896.89
04/09/24	Debit Card Purchase 04/07 06:52p #1472 BETHLEHEM VILLAGE STOR BETHLEHEM NH 24099 Food & Beverages	16.70		20,880.19
04/09/24	Debit Card Purchase 04/05 10:13a #1472 MCDONALD'S F7474 DARIEN CT 24097 Restaurant/Bar	18.01		20,862.18
04/09/24	Debit Card Purchase 04/04 09:09a #1472 GO GREEN DRY CLEANERS PALM BEACH FL 24097 Misc Personal Services	24.13		20,838.05
04/09/24	Debit Card Purchase 04/04 03:38p #1472 MARIELLA PIZZA NEW YORK NY 24097 Restaurant/Bar	102.95		20,735.10
04/09/24	Mobile Purchase Sign Based 04/07 04:55p #1472 Amazon.com*UE7UC8QA3 Amzn.com/bill WA 24099 Food & Beverages	149.19		20,585.91
04/10/24	Mobile Purchase Sign Based 04/08 06:28p #1472 Amazon Tips*I931Y7UC3 Amzn.com/bill WA 24100 Specialty Retail stores	5.00		20,580.91
04/10/24	Debit Card Purchase 04/08 04:17a #1472 APPLE.COM/BILL 866-712-7753 CA 24100	9.99		20,570.92

Checking Continued

Checking  
Activity  
Continued

Citigold Interest Checking

Date	Description	Amount Subtracted	Amount Added	Balance
04/10/24	Debit Card Purchase 04/07 09:21p #1472 Specialty Retail stores	59.88		20,511.04
04/11/24	Debit Card Purchase 04/09 10:03p #1472 Restaurant/Bar	41.81		20,469.23
04/12/24	Mobile Purchase Sign Based 04/10 10:59p #1472 Prime Video Channels	8.99		20,460.24
04/12/24	Mobile Purchase Sign Based 04/10 12:03a #1472 AMZN Mktp US*H483E7J33 Amzn.com/bill WA 24102 Specialty Retail stores	16.32		20,443.92
04/12/24	Mobile Purchase Sign Based 04/10 02:42a #1472 AMZN Mktp US*7F5BL7W13 Amzn.com/bill WA 24102 Specialty Retail stores	105.48		20,338.44
04/15/24	Deposit 03:04p Teller		5,150.94	25,489.38
04/15/24	Debit Card Purchase 04/10 12:26p #1472 APPLE.COM/BILL	9.99		25,479.39
04/15/24	Debit Card Purchase 04/10 08:45p #1472 Misc Business Services	15.00		25,464.39
04/16/24	Debit Card Purchase Return 04/14 #1472 WIFIONBOARD		15.00	25,479.39
04/16/24	Debit Card Purchase Return 04/14 #1472 B&H PHOTO 800-606-6969 NEW YORK		59.87	25,539.26
04/16/24	Brokerage Misc Credit**		27,000.00	52,539.26
04/16/24	Mobile Purchase Sign Based 04/14 09:41a #1472 Amazon Tips*WVG3PN6KR3 Amzn.com/bill WA 24106 Specialty Retail stores	10.00		52,529.26
04/16/24	Mobile Purchase Sign Based 04/14 10:24p #1472 AMZN Mktp US*HB0VU61P3 Amzn.com/bill WA 24106 Specialty Retail stores	20.16		52,509.10
04/16/24	Mobile Purchase Sign Based 04/13 11:14a #1472 AMZN Mktp US*4V6WM4PX3 Amzn.com/bill WA 24105 Specialty Retail stores	32.65		52,476.45
04/16/24	Debit Card Purchase 04/14 11:14a #1472 B&H PHOTO 800-606-6969 NEW YORK	59.87		52,416.58
04/16/24	Debit Card Purchase 04/14 11:23a #1472 B&H PHOTO 800-606-6969 NEW YORK	59.88		52,356.70
04/16/24	Debit Card Purchase 04/12 06:19p #1472 PATSYS 60TH STREET NEW YORK	132.31		52,224.39
04/16/24	Debit Card Purchase 04/13 #1472 AMAZON GROCE*BG82H4Q13 SEATTLE Food & Beverages	167.83		52,056.56
04/17/24	Mobile Purchase Sign Based 04/13 11:32a #1472 AMZN Mktp US*7035J0Y63 Amzn.com/bill WA 24107 Specialty Retail stores	27.48		52,029.08
04/17/24	Mobile Purchase Sign Based 04/15 04:14p #1472 AMAZON MAR* 111-650661 SEATTLE Specialty Retail stores	51.16		51,977.92

Checking

Continued

Citigold Interest Checking

Checking  
Activity  
Continued

Date	Description	Amount Subtracted	Amount Added	Balance
04/18/24	Debit Card Purchase 04/15 04:21p #1472 NYC TAXI 1246 12460010 LONG ISLAND C NY 24108 Misc Transportation	17.80		51,960.12
04/18/24	Debit Card Purchase 04/16 #1472 AMAZON GROCE*KC2BO4LY3 SEATTLE WA 24108 Food & Beverages	111.90		51,848.22
04/19/24	ACH Electronic Credit PERSHING BROKERAGE		23,000.00	74,848.22
04/19/24	ACH Electronic Debit AT&T Services PAYMENTS 0000002250	15.29		74,832.93
04/19/24	Mobile Purchase Sign Based 04/17 01:30p #1472 AMAZON PRIME*LR83V6S63 888-802-3080 WA 24109	0.49		74,832.44
04/19/24	Mobile Purchase Sign Based 04/17 05:17p #1472 Amazon Tips*5Y46H10X3 Amzn.com/bill WA 24109 Specialty Retail stores	7.00		74,825.44
04/19/24	Debit Card Purchase 04/17 07:57p #1472 APPLE.COM/BILL 866-712-7753 CA 24109	9.23		74,816.21
04/19/24	Mobile Purchase Sign Based 04/16 12:42p #1472 AMZN Mktp US*680TT3DV3 Amzn.com/bill WA 24109 Specialty Retail stores	41.35		74,774.86
04/19/24	Mobile Purchase Sign Based 04/17 02:05p #1472 AMZN Mktp US*O39Q92433 Amzn.com/bill WA 24109 Specialty Retail stores	115.86		74,659.00
04/19/24	Debit Card Purchase 04/17 02:57p #1472 B&H PHOTO 800-606-6969 NEW YORK NY 24109 Specialty Retail stores	195.98		74,463.02
04/19/24	Cash Withdrawal 09:25a #1472 ATM RT.15 MERRITT PKWY GREENWICH 00TUS051	200.00		74,263.02
04/22/24	Debit Card Purchase 04/17 10:23p #1472 APPLE.COM/BILL 866-712-7753 CA 24110	9.79		74,253.23
04/22/24	Debit Card Purchase 04/18 05:36p #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24110 Food & Beverages	127.25		74,125.98
04/22/24	Check # 2242	11,000.00		63,125.98
04/23/24	Mobile Purchase Sign Based 04/20 08:11p #1472 AMAZON PRIME*NC9DM12Q3 888-802-3080 WA 24112	3.99		63,121.99
04/23/24	Debit Card Purchase 04/19 09:28a #1472 DUNKIN #349416 GREENWICH CT 24111 Restaurant/Bar	13.49		63,108.50
04/23/24	Mobile Purchase Sign Based 04/20 01:54a #1472 AMZN Mktp US*1A6GQ6D23 Amzn.com/bill WA 24112 Specialty Retail stores	21.38		63,087.12
04/23/24	Mobile Purchase Sign Based 04/20 01:04p #1472 Amazon.com*7F4RV40E3 Amzn.com/bill WA 24112 Specialty Retail stores	21.70		63,065.42
04/23/24	Debit Card Purchase 04/20 07:41p #1472 LONGHORN STEAK 0125141 MANCHESTER NH 24113 Restaurant/Bar	73.12		62,992.30
04/23/24	Check # 2252	148.52		62,843.78
04/24/24	ACH Electronic Debit VERIZON PAYMENTREC	256.79		62,586.99
04/24/24	Mobile Purchase Sign Based 04/22 11:54a #1472 AMAZON PRIME*E12XG8WA3 888-802-3080 WA 24114	11.99		62,575.00

April 1 - April 30, 2024  
RUDOLPH W. GIULIANI  
Citigold Account

Checking Continued

Citigold Interest Checking

Checking Activity Continued	Description		Amount Subtracted	Amount Added	Balance
	Date	Description			
	04/24/24	Debit Card Purchase 04/22 10:29a #1472 AUNTIE ANNE'S CHARLTON SUDBURY MA 24114 Restaurant/Bar	26.91		62,548.09
	04/24/24	Mobile Purchase Sign Based 04/19 11:05p #1472 AMZN Mktp US*UT0QX4KC3 Amzn.com/bill WA 24114 Specialty Retail stores	33.18		62,514.91
	04/24/24	Debit Card Purchase 04/21 06:18p #1472 CARMELINAS BOSTON MA 24114 Restaurant/Bar	140.40		62,374.51
	04/25/24	Mobile Purchase Sign Based 04/23 05:56p #1472 Prime Video Channels amzn.com/bill WA 24115	7.99		62,366.52
	04/25/24	Mobile Purchase Sign Based 04/23 04:18p #1472 AMAZON MAR* 112-228736 SEATTLE WA 24115 Specialty Retail stores	97.97		62,268.55
	04/25/24	Debit Card Purchase 04/23 #1472 AMAZON GROCE*KL5Q08DJ3 SEATTLE WA 24115 Food & Beverages	211.45		62,057.10
	04/25/24	Check # 2254	900.00		61,157.10
	04/25/24	Check # 2249	1,355.00		59,802.10
	04/26/24	Debit Card Purchase 04/23 10:39p #1472 APPLE.COM/BILL CUPERTINO CA 24116 Specialty Retail stores	1.62		59,800.48
	04/26/24	Mobile Purchase Sign Based 04/24 08:06p #1472 Amazon Tips*3W1L725O3 Amzn.com/bill WA 24116 Specialty Retail stores	10.00		59,790.48
	04/26/24	Debit Card Purchase 04/24 11:03a #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24116 Food & Beverages	43.99		59,746.49
	04/26/24	Debit Card Purchase 04/24 05:18p #1472 COMCAST/XFINITY 800-266-2278 FL 24116 Phones, Cable & Utilities	185.00		59,561.49
	04/29/24	Debit Card Purchase 04/24 07:27a #1472 APPLE.COM/BILL 866-712-7753 CA 24117	40.27		59,521.22
	04/29/24	Debit Card Purchase 04/24 05:36p #1472 ATT* BILL PAYMENT DALLAS TX 24117 Phones, Cable & Utilities	243.47		59,277.75
	04/30/24	Mobile Purchase Sign Based 04/27 03:25p #1472 Prime Video Channels amzn.com/bill WA 24119	6.99		59,270.76
	04/30/24	Debit Card Purchase 04/26 08:31a #1472 CROSSIAN* DENILUXE.COM LEWES DE 24118 Misc Business Services	48.87		59,221.89
	04/30/24	Interest paid for 30 days, Annual Percentage Yield Earned 0.01%		0.35	59,222.24
		Total Subtracted/Added	30,468.73	55,243.57	
	04/30/24	Closing Balance			59,222.24

All transaction times and dates reflected are based on Eastern Time.

\*\* See your brokerage account statement for full transactional detail.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

April 1 - April 30, 2024  
RUDOLPH W. GIULIANI  
Citigold Account

Checking Continued

Checks Paid	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
	2242	04/22	11,000.00	2244*	04/04	10,000.00	2249*	04/25	1,355.00
	2254*	04/25	900.00				2252*	04/23	148.52

\* indicates gap in check number sequence  
Number Checks Paid: 5  
Totalling: \$23,403.52

Savings

Citi® Savings Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	04/01/24	Opening Balance			351.99
	04/30/24	Interest paid for 30 days, Annual Percentage Yield Earned 0.10%		0.03	352.02
	04/30/24	Closing Balance			352.02

Retirement Accounts

This reports your retirement account balances and activity from Apr. 1 through Apr. 30, 2024. Citibank, N.A. is the custodian of your Citibank IRA and the trustee of your Citibank Keogh Plan. Funds invested in your IRA/Keogh FDIC-insured accounts are held as deposits of Citibank, N.A. Securities transactions in the Citibank Keogh investment account are through Citigroup Global Markets Inc. ("CGMI"), member SIPC. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is Pershing LLC. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup, Inc.

INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS)  
ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

April 1 - April 30, 2024  
RUDOLPH W. GIULIANI  
Citigold Account

**Retirement Accounts** Continued

[REDACTED]

April 1 - April 30, 2024

**Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.**

**CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CHECKING AND SAVINGS****FDIC Insurance:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

**CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

**IN CASE OF ERRORS****In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

**CHECKING PLUS DISCLOSURES****Average Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The interest charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC



April 1 - April 30, 2024

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May 1 - May 19, 2024

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CITIGOLD SERVICES  
PO Box 6201  
Sioux Falls, SD 57117-6201  
**Citigold Dedicated Servicing: 888-248-4465**  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

RUDOLPH W. GIULIANI  
45 E. 66TH ST APT 10W  
NEW YORK NY 10065-6159

4-2-24 amendments to your applicable customer agreement include updates to interest rate exceptions & the promotional rate feature for new Citi Savings accounts. Please visit [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) for more information.

Your Citigold package Account Statement. The following summary portion of the statement is provided for informational purposes.

Value of Accounts		Last Period	This Period
Citibank Accounts			
Checking			
Checking		59,222.24	71,816.71
Savings			
Insured Money Market Accounts		352.02	352.04
Citigold Relationship Total		\$59,574.26	\$72,168.75

Earnings Summary		This Period	This Year
Citibank Accounts			
Checking			
Checking		0.37	1.92
Savings			
Insured Money Market Accounts		0.02	0.16
Citigold Relationship Total		\$0.39	\$2.08

\* To ensure quality service, calls are randomly monitored and may be recorded.

May 1 - May 19, 2024  
RUDOLPH W. GIULIANI

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Messages From Citigold

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-248-4465(TTY: We accept 711 or other Relay Service).

Your next Account Statement will be a simplified banking statement because at least one owner of an account on this statement has converted to simplified banking. Please keep this last package-based Account Statement for your records. If you have not yet converted, learn more about how simplified banking will impact you and your accounts by viewing your simplified banking snapshot and early access at [citi.com/earlyaccess](http://citi.com/earlyaccess). For any questions, please contact us at (888) CITIGOLD or visit your local branch. For TTY: We accept 711 or other Relay Service.

Citigold Account Package Fees

The Citigold Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement, and investment accounts, your Citigold Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold.

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking Activity	Citigold Interest Checking			
	Date	Description	Amount Subtracted	Amount Added
	05/01/24	Opening Balance		Balance
	05/01/24	Mobile Purchase Sign Based 04/29 10:33p #1472 Prime Video Channels amzn.com/bill WA 24121	4.99	59,222.24
	05/01/24	Debit Card Purchase 04/29 01:46p #1472 MERRY MAIDS #1319 561-493-8455 FL 24121 Misc Business Services	195.00	59,217.25
	05/01/24	Debit Card Purchase 04/29 07:30p #1472 PUBLIX #1395 PALM BEACH FL 24121 Food & Beverages	233.30	59,022.25
	05/02/24	Mobile Purchase Sign Based 04/30 03:42p #1472 Prime Video Channels amzn.com/bill WA 24122	1.99	58,788.95
				58,786.96

**May 1 - May 19, 2024**  
**RUDOLPH W. GIULIANI**  
**Citigold Account 6791895812**

**Checking**

Continued

Checking  
Activity  
Continued

**Citigold Interest Checking**

Date	Description	Amount Subtracted	Amount Added	Balance
05/02/24	Debit Card Purchase 04/30 10:31a #1472 Specialty Retail stores	24.38		58,762.58
05/02/24	Debit Card Purchase 04/30 02:44p #1472 Specialty Retail stores	112.77		58,649.81
05/03/24	Debit Card Purchase 05/01 11:46a #1472 Misc Business Services	195.00		58,454.81
05/06/24	Incoming Wire Transfer WIRE FROM RICCI AND COMPANY, CPA, P.C.		12,000.00	70,454.81
05/06/24	Debit Card Purchase 05/02 04:59p #1472 Autos (rental, service, gas)	43.00		70,411.81
05/06/24	Mobile Purchase Sign Based 05/02 12:44a #1472 AMZN Mktp US*01DGG3RH3 Amzn.com/bill WA 24124 Specialty Retail stores	148.08		70,263.73
05/07/24	Incoming Wire Transfer WIRE FROM GIULIANI COMMUNICATIONS LLC		20,000.00	90,263.73
05/07/24	Debit Card Purchase 05/04 08:20p #1472 APPLE.COM/BILL	1.62		90,262.11
05/07/24	Debit Card Purchase 05/02 08:45a #1472 Misc Personal Services	87.73		90,174.38
05/07/24	Debit Card Purchase 05/03 #1472 IC* INSTACART*159 Food & Beverages	177.84		89,996.54
05/09/24	Debit Card Purchase 05/04 01:09p #1472 B2P*TAX COLL DMV PALM WEST PALM BEA FL 24129 Specialty Retail stores	50.15		89,946.39
05/09/24	Debit Card Purchase 05/06 09:22a #1472 GO GREEN DRY CLEANERS PALM BEACH FL 24129 Misc Personal Services	120.79		89,825.60
05/10/24	Debit Card Purchase 05/08 04:21a #1472 APPLE.COM/BILL 866-712-7753 CA 24130	9.99		89,815.61
05/10/24	Mobile Purchase Sign Based 05/07 05:18p #1472 AMZN Mktp US*D98VU5WB3 Amzn.com/bill WA 24150 Specialty Retail stores	137.56		89,678.05
05/10/24	Check # 2251	15,995.43		73,682.62
05/13/24	Mobile Purchase Sign Based 05/09 05:06p #1472 AMZN Mktp US*098189XL3 Amzn.com/bill WA 24131 Specialty Retail stores	556.40		73,126.22
05/14/24	Mobile Purchase Sign Based 05/13 12:04a #1472 AMAZON PRIME*AY9W09ML3 888-802-3080 WA 24134	3.79		73,122.43
05/14/24	Mobile Purchase Sign Based 05/12 10:20p #1472 AMAZON PRIME*R219E3K33 888-802-3080 WA 24134	3.79		73,118.64
05/14/24	Mobile Purchase Sign Based 05/10 11:06p #1472 Prime Video Channels amzn.com/bill WA 24132	8.99		73,109.65
05/14/24	Debit Card Purchase 05/11 12:21p #1472 APPLE.COM/BILL CUPERTINO CA 24134 Specialty Retail stores	8.99		73,100.66
05/14/24	Debit Card Purchase 05/10 12:26p #1472 APPLE.COM/BILL 866-712-7753 CA 24132	9.99		73,090.67
05/14/24	Debit Card Purchase 05/10 06:05p #1472 RAV-LOCALS CENTENNIAL CO 24132	50.00		73,040.67
05/14/24	Debit Card Purchase 05/10 06:57p #1472 CITY PIZZA WEST PALM BCH FL 24132 Restaurant/Bar	113.23		72,927.44

May 1 - May 19, 2024  
RUDOLPH W. GIULIANI  
Citigold Account

Checking Continued

Citigold Interest Checking

Date	Description	Amount Subtracted	Amount Added	Balance
05/14/24	Debit Card Purchase 05/11 06:03p #1472 TST* BICE PALM BEACH FL 24133 Restaurant/Bar	119.07		72,808.37
05/14/24	Mobile Purchase Sign Based 05/09 09:55p #1472 Amazon.com*GY1369KU8 Amzn.com/bill WA 24132 Specialty Retail stores	149.70		72,658.67
05/14/24	Debit Card Purchase 05/10 03:11p #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24132 Food & Beverages	159.98		72,498.69
05/14/24	Debit Card Purchase 05/09 06:22p #1472 BRICKTOP'S PALM BEACH PALM BEACH FL 24133 Restaurant/Bar	166.96		72,331.73
05/16/24	Debit Card Purchase 05/14 01:09a #1472 APPLE.COM/BILL 866-712-7753 CA 24136	87.06		72,244.67
05/16/24	Mobile Purchase Sign Based 05/15 #1472 IC* INSTACART**159 San Francisco CA 24136 Food & Beverages	171.64		72,073.03
05/17/24	Mobile Purchase Sign Based 05/16 12:41a #1472 AMAZON PRIME*CN2NG0FF3 888-802-3080 WA 24137	3.79		72,069.24
05/17/24	Mobile Purchase Sign Based 05/14 07:41p #1472 AMZN Mktp US*4G5YS0L03 Amzn.com/bill WA 24137 Specialty Retail stores	12.99		72,056.25
05/17/24	Debit Card Purchase 05/15 10:39a #1472 AMAZON.COM**X01C7DL3 SEATTLE WA 24137 Specialty Retail stores	32.18		72,024.07
05/17/24	Mobile Purchase Sign Based 05/15 04:39p #1472 AMZN Mktp US*3J8SD3KK3 Amzn.com/bill WA 24137 Specialty Retail stores	34.98		71,989.09
05/17/24	Debit Card Purchase 05/14 07:22p #1472 AMZN Mktp US*Q8486003 Amzn.com/bill WA 24137 Specialty Retail stores	172.75		71,816.34
05/17/24	Interest paid for 19 days, Annual Percentage Yield Earned 0.01%		0.37	71,816.71
	Total Subtracted/Added	19,405.90	32,000.37	
05/19/24	Closing Balance			71,816.71

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Savings

Citi® Savings

Date	Description	Amount Subtracted	Amount Added	Balance
05/01/24	Opening Balance			352.02
05/17/24	Interest paid for 19 days, Annual Percentage Yield Earned 0.11%		0.02	352.04
05/19/24	Closing Balance			352.04

May 1 - May 19, 2024  
RUDOLPH W. GIULIANI

### **Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.**

#### **CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

#### **CHECKING AND SAVINGS**

##### **FDIC Insurance:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

#### **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

#### **IN CASE OF ERRORS**

##### **In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

#### **CHECKING PLUS DISCLOSURES**

##### **Average Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The interest charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

##### **Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC

May 1 - May 19, 2024  
RUDOLPH W. GIULIANI [REDACTED]

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May 20 - May 31, 2024

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**CITIGOLD PRIVATE CLIENT SERVICES**  
**PO Box 6201**  
**Sioux Falls, SD 57117-6201**  
**For Citigroup Private Client Servicing: 888-500-5008**  
For banking, call your Relationship Manager:  
*Scott Borg*, 718-492-2703\*  
For investments, call your Financial Advisor:  
*James Nicolaidis & Sean Broderick*, 718-351-8679\*  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

**RUDOLPH W. GIULIANI**  
**45 E. 66TH ST APT 10W**  
**NEW YORK NY 10065-6159**

Your Citigroup Private Client simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts		Last Period	This Period
Citibank Accounts			
Checking			
Checking		76,967.91	93,154.52
Citibank Total		\$76,967.91	\$93,154.52



Earnings Summary		This Period	This Year
Citibank Accounts			
Checking			
Checking		0.00	2.12
Citibank Total		\$0.00	\$2.12
Citi Personal Wealth Management Accounts <sup>1</sup>			
Total IRA Account Value <sup>2</sup>		2,229.79	14,435.69
Citi Personal Wealth Management Total		\$2,229.79	\$14,435.69
Citigroup Private Client Relationship Total		\$2,229.79	\$14,437.81

\* To ensure quality service, calls are randomly monitored and may be recorded.

<sup>1</sup> INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

<sup>2</sup> This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

**Messages From Citigold Private Client**

Unless you enroll in Tier Acceleration, your CAMB is reviewed on the last calendar day of the month, which may be before your Statement Period Date. If you join a Relationship Tier before your Statement Period Date, you will receive a partial-month Account Statement beginning on your existing Statement Period start date and ending on the day before you join a Relationship Tier ("Partial Month" statement). Unless you are eligible for a fee waiver as shown on your Partial Month statement, you will be charged Monthly Service Fees and Non-Citi ATM Fees.

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-500-5008(TTY: We accept 711 or other Relay Service).

**Account Fees and Charges<sup>4</sup>**

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking		None	None	N/A	No Fee - CPC Waiver
Regular Checking		None	None	N/A	No Fee - CPC Waiver
Total		None	None		

**Fees.** When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.



Checking					
Checking Activity	Regular Checking				
	Date	Description	Amount Subtracted	Amount Added	Balance
	05/20/24	Opening Balance			5,151.20
	05/20/24	Reimagine Product Conversion: from Int Checking to Reg Chec			5,151.20
	05/22/24	ACH Electronic Credit XXSOCIAL SECURITY FOR RUDOLPH W GIULIANI		4,717.00	9,868.20
		Total Subtracted/Added	0.00	4,717.00	
	05/31/24	Closing Balance			9,868.20
Checking Activity	Regular Checking				
	Date	Description	Amount Subtracted	Amount Added	Balance
	05/20/24	Opening Balance			71,816.71
	05/20/24	Reimagine Product Conversion: from Int Checking to Reg Chec			71,816.71
	05/20/24	Debit Card Purchase 05/16 12:26a #1472 AMZN Mktp US*7C0WU7P53 Amzn.com/bill WA 24138 Specialty Retail stores	128.39		71,688.32
	05/21/24	Incoming Wire Transfer WIRE FROM GIULIANI COMMUNICATIONS LLC		25,000.00	96,688.32
	05/21/24	Mobile Purchase Sign Based 05/18 12:28a #1472 AMAZON PRIME*EG21M9GN3 888-802-3080 WA 24139	3.79		96,684.53
	05/21/24	Mobile Purchase Sign Based 05/18 10:24a #1472 Amazon.com*3732M2TT3 Amzn.com/bill WA 24140 Specialty Retail stores	10.99		96,673.54
	05/21/24	Mobile Purchase Sign Based 05/16 06:53p #1472 AMZN Mktp US*Z90BX5RB3 Amzn.com/bill WA 24139 Specialty Retail stores	24.60		96,648.94
	05/21/24	Mobile Purchase Sign Based 05/18 07:38a #1472 Amazon.com*DL4PP27W3 Amzn.com/bill WA 24140 Specialty Retail stores	37.95		96,610.99
	05/22/24	Mobile Purchase Returns 05/20 #1472 AMZN Mktp US Amzn.com/bill WA 24142 Specialty Retail stores		24.60	96,635.59
	05/23/24	Mobile Purchase Sign Based 05/21 10:58a #1472 ATT* BILL PAYMENT DALLAS TX 24143 Phones, Cable & Utilities	228.36		96,407.23
	05/24/24	ACH Electronic Debit VERIZON PAYMENTREC	256.79		96,150.44
	05/24/24	Mobile Purchase Sign Based 05/22 11:43a #1472 AMAZON PRIME*XR2049Z83 888-802-3080 WA 24144	11.99		96,138.45
	05/24/24	Debit Card Purchase 05/22 03:16p #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24144 Food & Beverages	69.99		96,068.46
	05/28/24	Mobile Purchase Sign Based 05/23 05:25p #1472 Prime Video Channels amzn.com/bill WA 24145	9.05		96,059.41
	05/28/24	Debit Card Purchase 05/23 06:42p #1472 CITY PIZZA WEST PALM BCH FL 24145 Restaurant/Bar	114.40		95,945.01
	05/29/24	Mobile Purchase Sign Based 05/27 03:13p #1472 Prime Video Channels amzn.com/bill WA 24149	7.92		95,937.09

Checking Continued

Regular Checking

Checking Activity Continued	Date	Description	Amount Subtracted	Amount Added	Balance
	05/29/24	Mobile Purchase Sign Based 05/27 03:42p #1472 AMZN Mktp US*AL7WA6UY3 Amzn.com/bill WA 24149 Specialty Retail stores	14.03		95,923.06
	05/29/24	Debit Card Purchase 05/24 07:27a #1472 APPLE.COM/BILL 866-712-7753 CA 24146	49.50		95,873.56
	05/29/24	Debit Card Purchase 05/24 01:37p #1472 BURGERF CITY PLACE WP WEST PALM BEA FL 24146 Restaurant/Bar	52.04		95,821.52
	05/29/24	Mobile Purchase Sign Based 05/27 01:25a #1472 AMZN Mktp US*XG1WF8WH3 Amzn.com/bill WA 24149 Specialty Retail stores	82.16		95,739.36
	05/29/24	Check # 2327	12,000.00		83,739.36
	05/30/24	Debit Card Purchase 05/27 08:30a #1472 APPLE.COM/BILL 866-712-7753 CA 24150	1.62		83,737.74
	05/30/24	Mobile Purchase Sign Based 05/27 03:42p #1472 AMZN Mktp US*E129W1U63 Amzn.com/bill WA 24150 Specialty Retail stores	13.99		83,723.75
	05/30/24	Debit Card Purchase 05/27 08:30a #1472 APPLE.COM/BILL 866-712-7753 CA 24150	130.64		83,593.11
	05/30/24	Debit Card Purchase 05/28 #1472 AMAZON GROCE*FJ11X2903 SEATTLE WA 24150 Food & Beverages	138.82		83,454.29
	05/31/24	Mobile Purchase Sign Based 05/29 10:49p #1472 Prime Video Channels amzn.com/bill WA 24151	4.99		83,449.30
	05/31/24	Mobile Purchase Sign Based 05/29 12:00p #1472 Amazon Tips*OS73L89C3 Amzn.com/bill WA 24151 Specialty Retail stores	10.00		83,439.30
	05/31/24	Debit Card Purchase 05/29 02:03p #1472 MILANO NEW YORK NY 24151 Food & Beverages	52.98		83,386.32
	05/31/24	Debit Card Purchase 05/29 05:47p #1472 EXXON BISMA SERVICE CE NEW YORK NY 24151 Autos (rental, service, gas)	100.00		83,286.32
		Total Subtracted/Added	13,554.99	25,024.60	
	05/31/24	Closing Balance			83,286.32

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

**Retirement Accounts**

This reports your retirement account balances and activity from May 1 through May 31, 2024. Citibank, N.A. is the custodian of your Citibank IRA and the trustee of your Citibank Keogh Plan. Funds invested in your IRA/Keogh FDIC-insured accounts are held as deposits of Citibank, N.A. Securities transactions in the Citibank Keogh investment account are through Citigroup Global Markets Inc. ("CGMI"), member SIPC. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is Pershing LLC. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup, Inc.

**INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND :**

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

Citi Personal Wealth Management Retirement Plans

May 20 - May 31, 2024  
RUDOLPH W. GIULIANI

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### **Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.**

#### **CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

#### **CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT**

##### **FDIC Insurance:**

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

##### **APY and Interest Rate:**

For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627-3999. For TTY: we accept 711 or other Relay Service.

#### **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

#### **IN CASE OF ERRORS**

##### **In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

#### **CHECKING PLUS DISCLOSURES**

##### **Checking Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (Variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

##### **Billing Rights Summary - What To Do if You Think You Find A Mistake On Your Statement.**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC

May 20 - May 31, 2024  
RUDOLPH W. GIULIANI

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

*Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.*

*Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.*

3. CAMB Balance Range Chart

	Citi Priority	Citigold	Citigold Private Client
To attain Relationship Tier	\$30,000-199,999.99	\$200,000-999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000-199,999.99	\$180,000-999,999.99	\$800,000 or more



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4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
Description	Account Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking	\$15	\$2.50	Enhanced Direct Deposit* of \$250 or more	Yes	Yes
Access Checking	\$5	\$2.50	Enhanced Direct Deposit* of \$250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	\$4.50	\$2.50	Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	\$0	\$0	N/A	N/A	N/A
COMMA Savings accounts	\$0	\$0	N/A	N/A	N/A

\* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least \$250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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**CITIGOLD PRIVATE CLIENT SERVICES**  
**PO Box 6201**  
**Sioux Falls, SD 57117-6201**  
**For Citigold Private Client Servicing: 888-500-5008**  
For banking, call your Relationship Manager:  
Scott Borg, 718-492-2703\*  
For investments, call your Financial Advisor:  
James Nicolaidis & Sean Broderick, 718-351-8679\*  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

**RUDOLPH W. GIULIANI**  
**45 E. 66TH ST APT 10W**  
**NEW YORK NY 10065-6159**

Effective May 7, 2024, the Certificate of Deposit (CD) terms within your corresponding agreement are updated to reiterate that you agree to leave your funds in the CD account for the first six days after account opening or renewal. Please refer to your corresponding agreement for more information.

Your Citigold Private Client simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts		Last Period	This Period
Citibank Accounts			
Checking			
Checking		93,154.52	34,195.60
Citibank Total		\$93,154.52	\$34,195.60

Earnings Summary		This Period	This Year
Citibank Accounts			
Checking			
Checking		0.00	2.12
Citibank Total		\$0.00	\$2.12
Citi Personal Wealth Management Accounts <sup>1</sup>			
Total IRA Account Value <sup>2</sup>		2,853.91	17,774.85
Citi Personal Wealth Management Total		\$2,853.91	\$17,774.85
Citigold Private Client Relationship Total		\$2,853.91	\$17,776.97

\* To ensure quality service, calls are randomly monitored and may be recorded.

<sup>1</sup> INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

<sup>2</sup> This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

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RUDOLPH W. GIULIANI

**Messages From Citigold Private Client**

Effective June 27, 2024, the following sentence is added as a second paragraph to the Wire Transfer Fee Chart introduction within Appendix 1: Fee Schedule section of the Consumer Deposit Account Agreement: Please note, fees and charges may apply for wire transfers initiated from a consumer account through CitiBusiness® Online. Please refer to the fees and charges displayed on CitiBusiness® Online at the time of the transaction.

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-500-5008(TTY: We accept 711 or other Relay Service).

**Account Fees and Charges <sup>4</sup>**

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking		None	None	N/A	No Fee - CPC Waiver
Regular Checking		None	None	N/A	No Fee - CPC Waiver
Total		None	None		
<b>Fees.</b> When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.					



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RUDOLPH W. GIULIANI

Checking

Checking Activity	Regular Checking			
	Date	Description	Amount Subtracted	Amount Added
	06/01/24	Opening Balance		9,868.20
	06/26/24	ACH Electronic Credit XXSOCIAL SECURITY FOR RUDOLPH W GIULIANI		14,585.20
	06/30/24	Closing Balance	4,717.00	14,585.20
Checking Activity	Regular Checking			
	Date	Description	Amount Subtracted	Amount Added
	06/01/24	Opening Balance		83,286.32
	06/03/24	Debit Card Purchase 05/30 12:20a #1472 APPLE.COM/BILL Specialty Retail stores CUPERTINO CA 24152	10.88	83,275.44
	06/04/24	Mobile Purchase Sign Based 05/31 03:57p #1472 Prime Video Channels amzn.com/bill WA 24153	1.99	83,273.45
	06/05/24	ACH Electronic Debit ConEd of NY CHECK PYMT 0000002330	106.21	83,167.24
	06/05/24	Mobile Purchase Sign Based 06/03 06:19p #1472 UBER EATS Restaurant/Bar 8005928996 CA 24156	78.12	83,089.12
	06/06/24	Mobile Purchase Sign Based 06/03 07:46p #1472 Amazon.com*9E4ON3CS3 Amzn.com/bill WA 24157 Specialty Retail stores	46.04	83,043.08
	06/06/24	Debit Card Purchase 06/03 12:20p #1472 GO GREEN DRY CLEANERS PALM BEACH FL 24157 Misc Personal Services	62.30	82,980.78
	06/06/24	Debit Card Purchase 06/03 12:20p #1472 GO GREEN DRY CLEANERS PALM BEACH FL 24157 Misc Personal Services	62.32	82,918.46
	06/06/24	Debit Card Purchase 06/04 #1472 AMAZON GROCE*8W4ZE7Z43 SEATTLE WA 24157 Food & Beverages	92.39	82,826.07
	06/06/24	ACH Check AT&T Services PAYMENTS 0000002329	23.49	82,802.58
	06/07/24	Mobile Purchase Sign Based 06/05 11:24a #1472 Amazon Tips*M775D2TE3 Amzn.com/bill WA 24158 Specialty Retail stores	7.00	82,795.58
	06/07/24	Debit Card Purchase 06/06 12:20a #1472 APPLE.COM/BILL	12.50	82,783.08
	06/07/24	Check # 2331	15,000.00	67,783.08
	06/10/24	Debit Card Purchase 06/06 06:48p #1472 TARGET 00032847 NEW YORK NY 24159 Retail stores	407.53	67,375.55
	06/11/24	Debit Card Purchase 06/08 04:17a #1472 APPLE.COM/BILL 866-712-7753 CA 24161	9.99	67,365.56
	06/11/24	Mobile Purchase Sign Based 06/09 08:49p #1472 UBER TRIP 8005928996 CA 24162 Misc Transportation	10.09	67,355.47
	06/11/24	Mobile Purchase Sign Based 06/09 08:40p #1472 UBER TRIP 8005928996 CA 24162 Misc Transportation	37.57	67,317.90
	06/11/24	Mobile Purchase Sign Based 06/07 08:07a #1472 UBER TRIP 8005928996 CA 24160 Misc Transportation	97.43	67,220.47
	06/12/24	Mobile Purchase Sign Based 06/10 11:07p #1472 Prime Video Channels amzn.com/bill WA 24163	6.78	67,213.69

Checking Continued

Checking  
Activity  
Continued

Regular Checking

Date	Description	Amount Subtracted	Amount Added	Balance
06/12/24	Debit Card Purchase 06/10 12:26p #1472 APPLE.COM/BILL 866-712-7753 CA 24163	9.99		67,203.70
06/12/24	Mobile Purchase Sign Based 06/11 12:28a #1472 UBER TRIP 8005928996 CA 24163 Misc Transportation	21.74		67,181.96
06/13/24	Debit Card Purchase 06/11 12:20p #1472 APPLE.COM/BILL 866-712-7753 CA 24164	8.99		67,172.97
06/14/24	Debit Card Purchase 06/11 06:34p #1472 MARIELLA PIZZA NEW YORK NY 24165 Restaurant/Bar	121.67		67,051.30
06/17/24	Debit Card Purchase 06/13 07:10p #1472 APPLE.COM/BILL 866-712-7753 CA 24166	1.62		67,049.68
06/17/24	Debit Card Purchase 06/13 07:10p #1472 APPLE.COM/BILL 866-712-7753 CA 24166	10.88		67,038.80
06/17/24	Debit Card Purchase 06/13 #1472 AMAZON GROCE*PH/V7CO3 SEATTLE WA 24166 Food & Beverages	127.17		66,911.63
06/17/24	Mobile Purchase Sign Based 06/10 06:01p #1472 AMAZON MKTPL*SJ4F6KB3 Amzn.com/bill WA 24166 Specialty Retail stores	212.04		66,699.59
06/18/24	Mobile Purchase Sign Based 06/16 05:59p #1472 AMAZON PRIME*7Q5QB0IL3 888-802-3080 WA 24169	4.07		66,695.52
06/18/24	Mobile Purchase Sign Based 06/16 01:02p #1472 AMAZON PRIME*AF1ON3G53 888-802-3080 WA 24169	4.52		66,691.00
06/18/24	Mobile Purchase Sign Based 06/14 04:06p #1472 Amazon Tips*6L9GH9LF3 Amzn.com/bill WA 24167 Specialty Retail stores	7.00		66,684.00
06/18/24	Mobile Purchase Sign Based 06/15 05:05a #1472 AMAZON PRIME*N79F4RP3 888-802-3080 WA 24167	9.88		66,674.12
06/18/24	Debit Card Purchase 06/15 10:45a #1472 ACTIONTOURGUIDE BARRINGTON RI 24168 Misc Transportation	14.99		66,659.13
06/18/24	Debit Card Purchase 06/15 12:02p #1472 LOVE'S #0358 OUTSIDE HAMBURG PA 24168 Autos (rental, service, gas)	45.58		66,613.55
06/18/24	Debit Card Purchase 06/15 09:32p #1472 BP#2142941HOLLAND LQPS JERSEY CITY NJ 24168 Autos (rental, service, gas)	51.00		66,562.55
06/18/24	Debit Card Purchase 06/15 06:15a #1472 COMCAST/XFINITY 800-266-2278 FL 24168 Phones, Cable & Utilities	85.00		66,477.55
06/18/24	Check # 2243	323.00		66,154.55
06/18/24	Check # 2248	3,250.00		62,904.55
06/20/24	Incoming Wire Transfer WIRE FROM RICCI AND COMPANY, CPA, P.C.		3,250.00	66,154.55
06/20/24	Debit Card Purchase 06/17 02:58p #1472 UBER *EATS HELP.UBER.C San Francisco CA 24170 Restaurant/Bar	64.80		66,089.75
06/20/24	Debit Card Purchase 06/17 04:22p #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24170 Food & Beverages	133.98		65,955.77
06/20/24	Mobile Purchase Sign Based 06/16 06:47p #1472 UBER EATS 8005928996 CA 24170 Restaurant/Bar	137.54		65,818.23
06/20/24	Check # 2241	148.52		65,669.71

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RUDOLPH W. GIULIANI  
Citigold Private Client Account

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**Checking** Continued**Regular Checking**Checking  
Activity  
Continued

Date	Description	Amount Subtracted	Amount Added	Balance
06/21/24	Debit Card Purchase 06/18 12:35p #1472 Restaurant/Bar	6.55		65,663.16
06/21/24	Debit Card Purchase 06/18 12:34p #1472 Restaurant/Bar	18.17		65,644.99
06/24/24	Debit Card Purchase 06/19 10:07p #1472 Restaurant/Bar	63.66		65,581.33
06/24/24	Mobile Purchase Sign Based 06/20 06:58p #1472 Restaurant/Bar	91.02		65,490.31
06/25/24	ACH Electronic Debit VERIZON Payment	256.79		65,233.52
06/25/24	ACH Electronic Debit ConEd of NY CHECK PYMT 000002256	472.40		64,761.12
06/25/24	Mobile Purchase Sign Based 06/23 06:24p #1472 Prime Video Channels	9.05		64,752.07
06/25/24	Mobile Purchase Sign Based 06/22 12:11p #1472 AMAZON PRIME*F37EH6YL3 888-802-3080 WA 24175	11.99		64,740.08
06/25/24	Debit Card Purchase 06/23 01:09p #1472 Food & Beverages	43.99		64,696.09
06/25/24	Debit Card Purchase 06/23 03:14p #1472 Membership & organizations	103.00		64,593.09
06/25/24	Debit Card Purchase 06/22 01:14p #1472 PURITAN BACKROOM RESTA MANCHESTER NH 24175 Restaurant/Bar	104.97		64,488.12
06/25/24	Mobile Purchase Sign Based 06/21 12:24p #1472 Phones, Cable & Utilities	228.36		64,259.76
06/25/24	ACH Check AT&T Services PAYMENTS 0000002255	54.39		64,205.37
06/26/24	Debit Card Purchase 06/24 07:27a #1472 APPLE.COM/BILL	52.77		64,152.60
06/27/24	Debit Card Purchase 06/24 11:42a #1472 Restaurant/Bar	8.34		64,144.26
06/27/24	Debit Card Purchase 06/24 11:40a #1472 Restaurant/Bar	22.74		64,121.52
06/27/24	Mobile Purchase Sign Based 06/25 02:34p #1472 Amazon.com*RC5Q11O12 Amzn.com/bill WA 24178 Specialty Retail stores	45.60		64,075.92
06/27/24	Debit Card Purchase 06/25 02:34p #1472 Specialty Retail stores	52.27		64,023.65
06/28/24	Outgoing Domestic Wire Transfer ONLINE 812387467837955 0628 <sup>1</sup>	44,361.26		19,662.39
06/28/24	Debit Card Purchase 06/26 02:05p #1472 Restaurant/Bar	51.99		19,610.40
	Total Subtracted/Added	66,925.92	3,250.00	
06/30/24	Closing Balance			19,610.40

All transaction times and dates reflected are based on Eastern Time.

<sup>1</sup> This date reflects the actual date your transaction was credited to your account.

June 1 - June 30, 2024  
RUDOLPH W. GIULIANI  
Citigold Private Client Account

Checking

Continued

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
	2241	06/20	148.52	2243*	06/18	323.00	2248*	06/18	3,250.00
			Number Checks Paid: 4			Totaling: \$18,721.52			
							2331*	06/07	15,000.00

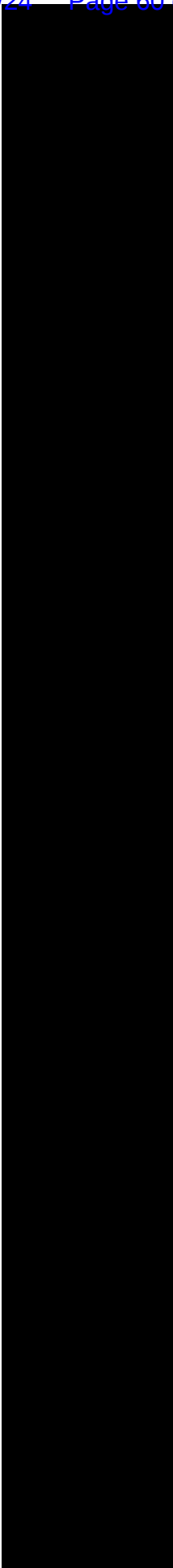
\* indicates gap in check number sequence

Retirement Accounts

This reports your retirement account balances and activity from June 1 through June 30, 2024. Citibank, N.A. is the custodian of your Citibank IRA and the trustee of your Citibank Keogh Plan. Funds invested in your IRA/Keogh FDIC-insured accounts are held as deposits of Citibank, N.A. Securities transactions in the Citibank Keogh investment account are through Citigroup Global Markets Inc. ("CGMI"), member SIPC. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is Pershing LLC. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup, Inc.

INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS)  
ARE NOT BANK PRODUCTS AND :

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.



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Citigold Private Client Account

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### **Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.**

#### **CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

#### **CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT**

##### **FDIC Insurance:**

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

##### **APY and Interest Rate:**

For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627-3999. For TTY: we accept 711 or other Relay Service.

#### **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

#### **IN CASE OF ERRORS**

##### **In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

#### **CHECKING PLUS DISCLOSURES**

##### **Checking Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (Variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

##### **Billing Rights Summary - What To Do if You Think You Find A Mistake On Your Statement.**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC



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1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute towards your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

*Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.*

*Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.*

3. CAMB Balance Range Chart

	Citi Priority	Citigold	Citigold Private Client
To attain Relationship Tier	\$30,000-199,999.99	\$200,000-999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000-199,999.99	\$180,000-999,999.99	\$800,000 or more

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4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
Description	Account Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking	\$15	\$2.50	Enhanced Direct Deposit* of \$250 or more	Yes	Yes
Access Checking	\$5	\$2.50	Enhanced Direct Deposit* of \$250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	\$4.50	\$2.50	Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	\$0	\$0	N/A	N/A	N/A
COMMA Savings accounts	\$0	\$0	N/A	N/A	N/A

\* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least \$250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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CPWM ACCOUNT

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CITIGOLD PRIVATE CLIENT SERVICES

PO Box 6201  
Sioux Falls, SD 57117-6201  
For Citigroup Private Client Servicing: 888-500-5008  
For banking, call your Relationship Manager:  
Scott Borg, 718-492-2703\*

For investments, call your Financial Advisor:  
James Nicolaidis & Sean Broderick, 718-351-8679\*  
For TTY: We accept 711 or other Relay Service.  
Website: [www.citibank.com](http://www.citibank.com)

RUDOLPH W. GIULIANI  
45 E. 66TH ST APT 10W  
NEW YORK NY 10065-6159

6-27-24 amendments to your applicable customer agreement include various updates to the Promotional Rate Feature for new Citi Savings accounts section along with a new subparagraph under Deposit Minimum Balance. Please visit [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) for more information.

Your Citigroup Private Client simplified banking Account Statement. Citi Personal Wealth Management ("CPWM") is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Unless otherwise indicated, investment products are held in a Citi Personal Wealth Management brokerage account, which is carried on behalf of CGMI by Pershing LLC, member SIPC, NYSE, FINRA. Citibank N.A., CLA and CGMI are affiliated companies under the common control of Citigroup Inc. The following summary portion of this statement is provided for information purposes and includes assets held at different entities.

Value of Accounts		Last Period	This Period
Citibank Accounts			
Checking			
Checking		34,195.60	45,328.52
Citibank Total		\$34,195.60	\$45,328.52

Earnings Summary		This Period	This Year
Citibank Accounts			
Checking			
Checking		0.00	2.12
Citibank Total		\$0.00	\$2.12
Citi Personal Wealth Management Accounts <sup>1</sup>			
Total IRA Account Value <sup>2</sup>		2,399.81	20,604.51
Citi Personal Wealth Management Total		\$2,399.81	\$20,604.51
Citigroup Private Client Relationship Total		\$2,399.81	\$20,606.63

\* To ensure quality service, calls are randomly monitored and may be recorded.

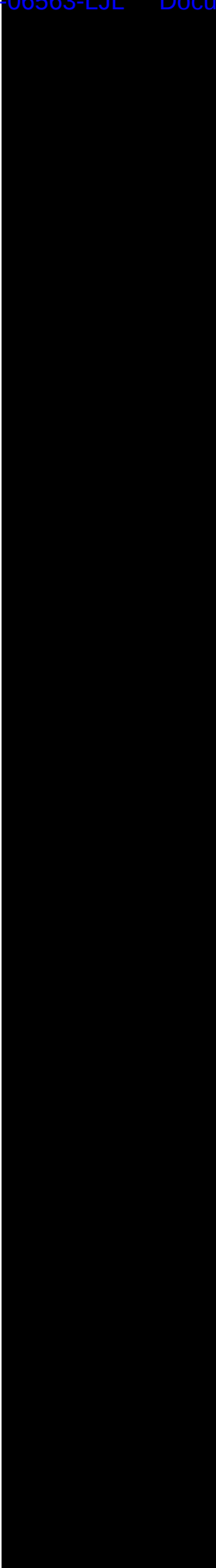
<sup>1</sup> INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND:

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.

<sup>2</sup> This is a combined total, as applicable, of all your traditional, Roth, SEP, SAR-SEP, and SIMPLE IRAs.

**Messages From Citigold Private Client**

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-500-5008(TTY: We accept 711 or other Relay Service).



**Account Fees and Charges <sup>4</sup>**

Account Type	Account	Monthly Service Fee	Rebate of Surcharges from Non- Citi ATM Transactions	Average Monthly Balance	Waiver Applied
Regular Checking		None	None	N/A	No Fee - CPC Waiver
Regular Checking		None	\$4.00	N/A	No Fee - CPC Waiver
Total		None	\$4.00		

**Fees.** When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

**Checking**

Checking Activity	Regular Checking	Date	Description	Amount Subtracted	Amount Added	Balance
		07/01/24	Opening Balance			14,585.20
		07/24/24	ACH Electronic Credit		4,717.00	19,302.20
		07/31/24	Closing Balance			19,302.20

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RUDOLPH W. GIULIANI  
Citigold Private Client Account 1 [REDACTED]

Checking Continued

Checking Activity

Regular Checking [REDACTED]					Amount Subtracted	Amount Added	Balance
Date	Description						
07/01/24	Opening Balance						19,610.40
07/01/24	Incoming Wire Transfer	WIRE FROM GIULIANI COMMUNICATIONS LLC				55,000.00	74,610.40
07/01/24	Mobile Purchase Sign Based	06/27 03:31p #1472 Prime Video Channels	amzn.com/bill WA 24180		7.92		74,602.48
07/01/24	Debit Card Purchase	06/26 03:19p #1472 LENS CRAFTERS 0271 MANCHESTER	NH 24180		15.98		74,586.50
	Medical Services						
07/01/24	Debit Card Purchase	06/27 01:24p #1472 CIRCLE K 07258	HOOKSETT NH 24180		45.00		74,541.50
	Autos (rental, service, gas)						
07/01/24	Debit Card Purchase	06/27 02:40p #1472 IHOP #3328	BEDFORD NH 24180		60.25		74,481.25
	Restaurant/Bar						
07/01/24	Debit Card Purchase	06/28 03:26a #1472 KONS CIOUS.US EMMA	MATAWAN NJ 24180		147.00		74,334.25
	Food & Beverages						
07/01/24	Debit Card Purchase	06/28 03:36a #1472 KONS CIOUS.US EMMA	MATAWAN NJ 24180		234.00		74,100.25
	Food & Beverages						
07/01/24	Debit Card Purchase	06/28 03:36a #1472 KONS CIOUS.US EMMA	MATAWAN NJ 24180		261.00		73,839.25
	Food & Beverages						
07/02/24	Debit Card Purchase	06/30 11:29a #1472 APPLE.COM/BILL	CUPERTINO CA 24183		1.62		73,837.63
	Specialty Retail stores						
07/02/24	Mobile Purchase Sign Based	06/29 10:15p #1472 Prime Video Channels	amzn.com/bill WA 24182		5.65		73,831.98
07/02/24	Debit Card Purchase	06/30 05:03a #1472 APPLE.COM/BILL	866-712-7753 CA 24183		10.88		73,821.10
07/02/24	Mobile Purchase Sign Based	06/30 03:58p #1472 Prime Video Channels	amzn.com/bill WA 24183		11.31		73,809.79
07/03/24	Debit Card Purchase	07/01 12:11p #1472 APPLE.COM/BILL	866-712-7753 CA 24184		31.56		73,778.23
07/08/24	Mobile Purchase Sign Based	07/04 12:08p #1472 Kindle Svcs#R71F400C2 888-802-3080	WA 24187		16.99		73,761.24
07/08/24	Mobile Purchase Sign Based	07/03 04:34a #1472 AMAZON MAR* 111-031160 SEATTLE	WA 24186		35.69		73,725.55
	Specialty Retail stores						
07/10/24	Debit Card Purchase	07/08 04:18a #1472 APPLE.COM/BILL	866-712-7753 CA 24191		9.99		73,715.56
07/11/24	Mobile Purchase Sign Based	07/09 11:48a #1472 Amazon.com*RY2JK3ZY1 Amzn.com/bill WA 24192			18.49		73,697.07
	Specialty Retail stores						
07/12/24	Mobile Purchase Sign Based	07/10 11:58p #1472 Prime Video Channels	amzn.com/bill WA 24193		8.99		73,688.08
07/12/24	Debit Card Purchase	07/10 12:26p #1472 APPLE.COM/BILL	866-712-7753 CA 24193		9.99		73,678.09
07/12/24	Mobile Purchase Sign Based	07/10 11:50a #1472 AMAZON RET* 111-842309 SEATTLE	WA 24193		18.49		73,659.60
	Retail stores						
07/12/24	Check # 2257				14,825.25		58,834.35
07/15/24	Outgoing Domestic Wire Transfer	ONLINE 764856617724249 07151			25,000.00		33,834.35
07/15/24	Debit Card Purchase	07/11 12:20p #1472 APPLE.COM/BILL	866-712-7753 CA 24194		8.99		33,825.36

## Checking

Continued

## Regular Checking

Date	Description	Amount Subtracted	Amount Added	Balance
07/15/24	Debit Card Purchase 07/11 05:36a #1472 APPLE.COM/BILL 866-712-7753 CA 24194	12.50		33,812.86
07/15/24	Mobile Purchase Sign Based 07/10 09:55a #1472 AMAZON MKTPL*RY5JX8620 Amzn.com/bill WA 24194 Specialty Retail stores	136.99		33,675.87
07/15/24	Cash Withdrawal 07/14 11:13a #1472 Non Citi ATM PAI ISO MILWAUKEE WIUS051	204.00		33,471.87
07/16/24	Mobile Purchase Sign Based 07/14 10:20a #1472 UBER TRIP 8005928996 CA 24197 Misc Transportation	8.60		33,463.27
07/16/24	Debit Card Purchase 07/12 09:47p #1472 Audible*RY7K53U20 8882835051 NJ 24195	14.95		33,448.32
07/16/24	Debit Card Purchase 07/13 02:42p #1472 BUDGET GAS WEBSTER MANCHESTER NH 24196 Autos (rental, service, gas)	36.13		33,412.19
07/16/24	Mobile Purchase Sign Based 07/14 10:39a #1472 UBER TRIP 8005928996 CA 24197 Misc Transportation	50.70		33,361.49
07/16/24	Mobile Purchase Sign Based 07/14 06:17a #1472 UBER TRIP 8005928996 CA 24197 Misc Transportation	80.46		33,281.03
07/16/24	Debit Card Purchase 07/14 04:39p #1472 IN *SKYLINE SOLUTIONS 917-7313543 NY 24197	2,400.00		30,881.03
07/17/24	Debit Card Purchase 07/14 04:10p #1472 TST* AMBASSADOR HOTEL Milwaukee WI 24198 Restaurant/Bar	20.42		30,860.61
07/17/24	Mobile Purchase Sign Based 07/15 08:06p #1472 Amazon.com*RSSJRIPE0 Amzn.com/bill WA 24198 Specialty Retail stores	32.54		30,828.07
07/17/24	Debit Card Purchase 07/15 07:49a #1472 COMCAST/XFINITY 800-266-2278 FL 24198 Phones, Cable & Utilities	75.00		30,753.07
07/18/24	Debit Card Purchase 07/14 03:16p #1472 APPLE.COM/BILL 866-712-7753 CA 24199	12.50		30,740.57
07/18/24	Mobile Purchase Sign Based 07/16 01:31a #1472 UBER TRIP 8005928996 CA 24199 Misc Transportation	66.01		30,674.56
07/18/24	Debit Card Purchase 07/15 01:45p #1472 MERIT CLEANERS NEW YORK NY 24199 Misc Personal Services	803.00		29,871.56
07/19/24	Debit Card Purchase 07/16 10:59p #1472 TST* AMBASSADOR HOTEL Milwaukee WI 24200 Restaurant/Bar	62.41		29,809.15
07/19/24	Debit Card Purchase 07/16 10:19a #1472 TST* AMBASSADOR HOTEL Milwaukee WI 24200 Restaurant/Bar	70.60		29,738.55
07/22/24	Mobile Purchase Sign Based 07/18 02:33a #1472 UBER TRIP 8005928996 CA 24201 Misc Transportation	9.90		29,728.65
07/22/24	Mobile Purchase Sign Based 07/18 04:23a #1472 UBER TRIP 8005928996 CA 24201 Misc Transportation	16.89		29,711.76
07/23/24	Mobile Purchase Sign Based 07/19 04:24a #1472 UBER TRIP 8005928996 CA 24202 Misc Transportation	1.00		29,710.76
07/23/24	Mobile Purchase Sign Based 07/20 07:30p #1472 UBER TRIP 8005928996 CA 24203 Misc Transportation	7.28		29,703.48
07/23/24	Debit Card Purchase 07/20 12:17p #1472 TST* ESS-A-BAGEL - 3RD NEW YORK NY 24203 Restaurant/Bar	11.51		29,691.97

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RUDOLPH W. GIULIANI  
Citigold Private Client Account

Checking Continued

Regular Checking

Checking Activity Continued	Date	Description	Amount Subtracted	Amount Added	Balance
	07/23/24	Debit Card Purchase 07/18 11:11a #1472 APPLE.COM/BILL 866-712-7753 CA 24202	18.49		29,673.48
	07/23/24	Mobile Purchase Sign Based 07/20 08:01a #1472 AMZN Mktp US*RJ0GQ43W2 Amzn.com/bill WA 24203 Specialty Retail stores	18.52		29,654.96
	07/23/24	Mobile Purchase Sign Based 07/21 09:14a #1472 AMAZON MKTPL*RJ0OY90E2 Amzn.com/bill WA 24204 Specialty Retail stores	62.98		29,591.98
	07/23/24	Debit Card Purchase 07/18 09:01a #1472 TST* AMBASSADOR HOTEL Milwaukee WI 24202 Restaurant/Bar	71.97		29,520.01
	07/23/24	Mobile Purchase Sign Based 07/20 08:19p #1472 AMAZON MKTPL*RJ3EU6321 Amzn.com/bill WA 24204 Specialty Retail stores	104.36		29,415.65
	07/23/24	Debit Card Purchase 07/19 04:20p #1472 HARLEY MUSEUM MILWAUKEE WI 24203 Restaurant/Bar	143.49		29,272.16
	07/23/24	Debit Card Purchase 07/20 02:18p #1472 METRO INTEGRATIVE PHAR NEW YORK NY 24203 Food & Beverages	213.13		29,059.03
	07/23/24	Mobile Purchase Sign Based 07/21 08:47a #1472 ATT* BILL PAYMENT DALLAS TX 24204 Phones, Cable & Utilities	228.99		28,830.04
	07/24/24	ACH Electronic Debit VERIZON PAYMENTREC	268.03		28,562.01
	07/24/24	Mobile Purchase Sign Based 07/22 12:15p #1472 Kindle Unltd*RJ1Y97BC0888-802-3080 WA 24205	11.99		28,550.02
	07/24/24	Mobile Purchase Sign Based 07/22 11:16a #1472 AMAZON MKTPL*RJ0LY4B82 Amzn.com/bill WA 24205 Specialty Retail stores	116.36		28,433.66
	07/24/24	Debit Card Purchase 07/22 10:47a #1472 NATIONAL PASSPORT PORTSMOUTH NH 24205 Specialty Retail stores	220.00		28,213.66
	07/24/24	Mobile Purchase Sign Based 07/21 02:13p #1472 Amazon.com*RJ9VQ8GW2 Amzn.com/bill WA 24205 Food & Beverages	293.82		27,919.84
	07/25/24	ACH Electronic Debit AT&T Services PAYMENTS 0000002261	0.54		27,919.30
	07/25/24	ACH Electronic Debit ConEd of NY CHECK PYMT 0000002258	708.20		27,211.10
	07/25/24	Mobile Purchase Sign Based 07/23 05:03p #1472 Prime Video Channels amzn.com/bill WA 24206	7.99		27,203.11
	07/25/24	Mobile Purchase Sign Based 07/23 10:33a #1472 Amazon Tips*RJ1BK12Z0 Amzn.com/bill WA 24206 Specialty Retail stores	10.00		27,193.11
	07/25/24	Debit Card Purchase 07/22 12:17p #1472 CUMBERLAND FARMS 5408 MANCHESTER NH 24206 Autos (rental, service, gas)	56.69		27,136.42
	07/25/24	Debit Card Purchase 07/23 11:57a #1472 AMAZON MKTPL*RJ0HZ27D0 Amzn.com/bill WA 24206 Specialty Retail stores	100.90		27,035.52
	07/25/24	Mobile Purchase Sign Based 07/23 11:34a #1472 AMAZON MKTPL*RJ31F2SB2 Amzn.com/bill WA 24206 Specialty Retail stores	164.90		26,870.62

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Citigold Private Client Account 1 [REDACTED]

Checking Continued

Regular Checking [REDACTED]

Date	Description	Amount Subtracted	Amount Added	Balance
07/25/24	Mobile Purchase Sign Based 07/22 11:36p #1472 AMAZON MKTPL*RJ4KS29H0 Amzn.com/bill WA 24206 Specialty Retail stores	266.39		26,604.23
07/25/24	Check # 2259	15.00		26,589.23
07/26/24	Debit Card Purchase 07/24 11:38a #1472 Peacock FA16A Premium New York NY 24207 Phones, Cable & Utilities	7.99		26,581.24
07/26/24	Mobile Purchase Sign Based 07/24 08:59p #1472 UBER EATS 8005928996 CA 24207 Food & Beverages	32.25		26,548.99
07/26/24	Debit Card Purchase 07/24 07:27a #1472 APPLE.COMBILL 866-712-7753 CA 24207	41.89		26,507.10
07/26/24	Mobile Purchase Sign Based 07/24 08:37p #1472 UBER EATS 8005928996 CA 24207 Restaurant/Bar	63.76		26,443.34
07/29/24	Debit Card Purchase 07/25 05:07p #1472 HEAVEN'S NORTH END MAR MANCHESTER NH 24208 Autos (rental, service, gas)	49.04		26,394.30
07/29/24	Check # 2262	356.00		26,038.30
07/30/24	Debit Card Purchase Return 07/28 #1472 AMAZON MKTPLACE PMTS Amzn.com/bill WA 24211 Specialty Retail stores		23.99	26,062.29
07/30/24	Debit Card Purchase Return 07/28 #1472 AMAZON MKTPLACE PMTS Amzn.com/bill WA 24211 Specialty Retail stores		23.99	26,086.28
07/30/24	Mobile Purchase Sign Based 07/27 03:00p #1472 Prime Video Channels amzn.com/bill WA 24210	6.99		26,079.29
07/30/24	Mobile Purchase Sign Based 07/26 #1472 AMAZON MKTPL*RV1O79JS2 Amzn.com/bill WA 24209 Specialty Retail stores	23.99		26,055.30
07/30/24	Mobile Purchase Sign Based 07/22 10:35p #1472 AMAZON MKTPL*RV37N6JV2 Amzn.com/bill WA 24209 Specialty Retail stores	23.99		26,031.31
07/31/24	Mobile Purchase Sign Based 07/29 10:49p #1472 Prime Video Channels amzn.com/bill WA 24212	4.99		26,026.32
	Total Subtracted/Added	48,632.06	55,047.98	
07/31/24	Closing Balance			26,026.32

All transaction times and dates reflected are based on Eastern Time.

<sup>1</sup> This date reflects the actual date your transaction was credited to your account.

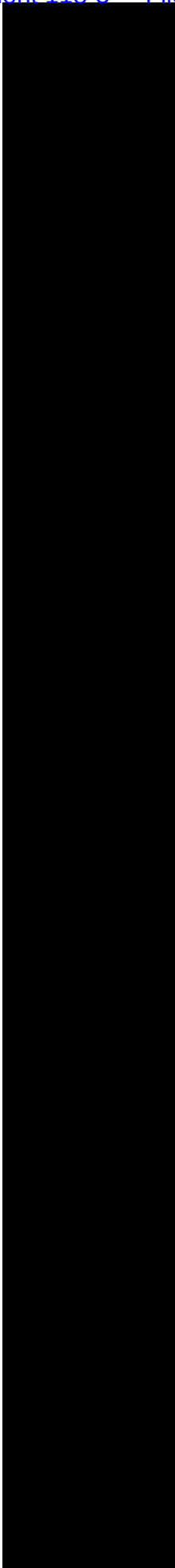
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

**Retirement Accounts**

This reports your retirement account balances and activity from July 1 through July 31, 2024. Citibank, N.A. is the custodian of your Citibank IRA and the trustee of your Citibank Keogh Plan. Funds invested in your IRA/Keogh FDIC-insured accounts are held as deposits of Citibank, N.A. Securities transactions in the Citibank Keogh investment account are through Citigroup Global Markets Inc. ("CGMI"), member SIPC. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is Pershing LLC. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup, Inc.

**INVESTMENT, INSURANCE AND ANNUITY PRODUCTS AND SERVICES (NON-DEPOSIT PRODUCTS) ARE NOT BANK PRODUCTS AND :**

- Not insured by the FDIC or any other agency of the United States, Citibank, N.A. (the bank) or (if applicable) an affiliate of the bank
- Not a deposit or other obligation of, or guaranteed by, the bank or an affiliate of the bank
- Subject to investment risks, including possible loss of the principal amount invested.





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### **Important Disclosures**

**Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.**

#### **CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

#### **CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT**

##### **FDIC Insurance:**

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

##### **APY and Interest Rate:**

For current interest rates and annual percentage yields, please visit Citi.com, or call 1-800-627-3999. For TTY: we accept 711 or other Relay Service.

#### **CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

#### **IN CASE OF ERRORS**

##### **In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country:**

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

**IRAS AND KEOGH PLANS** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

#### **CHECKING PLUS DISCLOSURES**

##### **Checking Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (Variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

##### **Billing Rights Summary - What To Do if You Think You Find A Mistake On Your Statement.**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### **CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement. You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

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**Citibank is an Equal Housing Lender.**

Citibank, N.A. Member FDIC



1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute towards your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB.

Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

*Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.*

*Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.*

3. CAMB Balance Range Chart

	Citi Priority	Citigold	Citigold Private Client
To attain Relationship Tier	\$30,000-199,999.99	\$200,000-999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000-199,999.99	\$180,000-999,999.99	\$800,000 or more

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4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
Description	Account Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking	\$15	\$2.50	Enhanced Direct Deposit* of \$250 or more	Yes	Yes
Access Checking	\$5	\$2.50	Enhanced Direct Deposit* of \$250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	\$4.50	\$2.50	Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	\$0	\$0	N/A	N/A	N/A
COMMA Savings accounts	\$0	\$0	N/A	N/A	N/A

\* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least \$250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.